

**IN THE UNITED STATES DISTRICT COURT FOR THE  
MIDDLE DISTRICT OF TENNESSEE  
NASHVILLE DIVISION**

LARRY SNEED,	)	
	)	
Plaintiff,	)	
	)	
v.	)	Civil No. 3:15-cv-00256
	)	Judge Trauger
EQUIFAX INFORMATION SERVICES,	)	
LLC, and PREMIUM CREDIT BUREAU LLC,	)	
	)	
Defendants.	)	

**MEMORANDUM AND ORDER**

Defendant Premium Credit Bureau has filed an Objection (Docket No. 79) to the magistrate judge's Report and Recommendation issued April 29, 2016 (Docket No. 72), to which the pro se plaintiff has filed a response (Docket No. 80).

Neither party has objected to the recommendation of the magistrate judge that the plaintiff's Motion for Summary Judgment (Docket No. 45) be denied and that the defendants' Motion for Summary Judgment (Docket No. 44) be granted, in so far as it requests dismissal of the case. That recommendation is therefore ACCEPTED and made the findings of fact and conclusions of law of this court. For the reasons expressed in the Report and Recommendation, it is hereby ORDERED that the plaintiff's Motion for Summary Judgment (Docket No 45) is DENIED, and defendant Premium Credit Bureau's Motion for Summary Judgment (Docket No. 44) is GRANTED.

Defendant Premium Credit Bureau has objected to the magistrate judge's recommendation that no attorneys' fees or costs be awarded to this defendant, arguing that the plaintiffs' pleadings and motions were filed, at least in part, in bad faith or for purposes of harassment. An award of attorneys' fees is considered a dispositive matter. Therefore, the

district court must review *de novo* any portion of the report and recommendation to which a specific objection is lodged. Federal Rules of Civil Procedure 72(b)(3); 28 U.S.C. § 636(b)(1)(B) and (C).

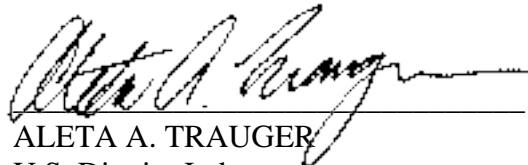
The magistrate judge thoroughly reviewed the record in light of all of the various grounds presented in the original request for attorneys' fees, and repeated in this defendant's objection document, and found that the standard under 15 U.S.C. § 1681n(c) had not been met. This court has conducted its own *de novo* review of the report and recommendation and the pertinent parts of the record and finds that the magistrate judge's recommendation is factually sound and legally correct.

For the reasons expressed therein, the court hereby OVERRULES defendant Premium Credit Bureau's objections, accepts the recommendation of the magistrate judge that no attorneys' fees or costs be awarded against the plaintiff and in favor of this defendant, for the reasons expressed in the Report and Recommendation.

All matters having been ruled upon, this case is hereby DISMISSED.

It is so **ORDERED**.

Enter this 9th day of August 2016.

  
Aleta A. TRAUGER  
U.S. District Judge